

SPRING 2007  
volume three | edition one

# CONSUMER CONNECTION

## Stepping *into* Spring

### Easy Money?

Instant tax refund loans  
can cost you

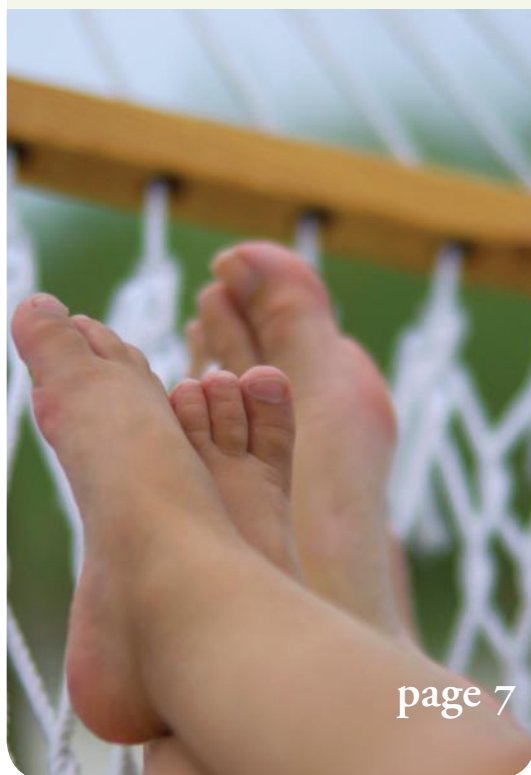
### Get outta town!

Pointers and passports

How to spot  
auto body scams

Your wish is our command! Although the **CONSUMER CONNECTION** is an online magazine, hard copies are available. To order copies of this issue and previous issues, call the Department of Consumer Affairs' Policy & Publications Development Office at (866) 320-8652, or write to us at: 1625 North Market Blvd., Suite N-112, Sacramento, CA 95834.

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## Welcome from the Acting Director

In his last inaugural address, Governor Arnold Schwarzenegger asked his fellow Californians, “How can we grow into something greater ... better ... more meaningful without a dream to guide us?”



What is our Governor’s dream for California? Twenty years from now, he envisions a California where children are safe and healthy, have a good education, and are guided to careers that nourish their souls, reward their pocketbooks, and protect the environment.

Making this dream a reality will take a robust economy; the key to a robust economy is a fair and competitive marketplace. Ensuring that the marketplace remains fair and competitive is the mission of the Department of Consumer Affairs (DCA).

To fulfill this mission, DCA offers services and programs that educate and empower consumers to make informed decisions. DCA has been a leader in combining the talents and resources of government entities, community-based organizations, and private businesses to address consumer challenges. The results have included a Senior Summit, the California Office of Privacy Protection’s Identity Theft Summits, the Breathe Easier Campaign, and the Cyber Safety for Children Summit. All of these events have generated extensive media coverage and attracted thousands of participants.

This connectivity between the public, private industry, and State government represents a collaboration that produces results beyond the sum of its parts. This is at the heart of DCA’s vision. To represent this vision, DCA has adopted a new logo, which is featured on the front and back covers of this magazine. In the logo, as created by Rose Avila, one of our graphic designers, connectivity is represented by the equal-sized letters. The green “C” in the center (see back cover), reflects a commitment to a green California and to keeping the “consumer” at the center of everything we do.

In addition to its consumer protection activities, DCA was in the news recently for another reason: Twenty current and former State employees, mostly from DCA, won the SuperLotto Plus \$72 million jackpot. Their plans? Pay off the mortgage and a few debts, maybe take a short vacation, then get back to work. Sensible decisions from dedicated people—like most of us—who know that the best dreams need more than just the luck of the draw.

Sincerely,

A handwritten signature in black ink that reads "Scott Reid".

SCOTT REID, ACTING DIRECTOR  
Department of Consumer Affairs



## PRECAUTIONARY “FOOT” NOTES

# foot spas and showers

**ALTHOUGH** diabetes is among the major threats to foot health, it isn't the only threat. Fungal and bacterial strains that typically thrive in warm, moist environments can also infect your feet and threaten your health. Health clubs and spas, though required to maintain sanitary conditions, are notorious hosts to athlete's foot fungus and, sometimes, far more dangerous microbes. Because of this, you should follow these safety tips before having a pedicure:

- Don't shave or wax your legs 24 hours before a pedicure. Shaving and waxing increase the risk of infection. If you have broken skin or open sores on your lower legs, don't get a pedicure.
- Check the Board of Barbering and Cosmetology's Web site at [www.barbercosmo.ca.gov](http://www.barbercosmo.ca.gov) to find out if your salon or operator has been disciplined for violations of the rules.
- Ask how the salon cleans and disinfects their pedicure equipment. If they hesitate or won't answer you, you may want to take your business elsewhere.
- Ask to see the pedicure cleaning and disinfecting logbook. Each salon must keep an accurate record of the daily and weekly cleaning and disinfecting procedures.
- Look to see if the salon is clean. If you have any doubts about the cleanliness standards of a salon, leave.
- If you have any concerns or wish to file a complaint, contact the Board of Barbering and Cosmetology at (800) 952-5210.



\*TUNE UP YOUR TOES FOR SPRING\*

## *tips for* **Healthy, Happy Feet**

Other than sometimes clipping our toenails, most of us pay little attention to our feet, especially during the cold, inactive days of winter. Even in the midst of summer sports, we aren't apt to take careful stock of our feet unless we have sustained an injury or are feeling pain. If pain persists, we see our family doctor, or, for a serious condition, we go to a podiatrist, a medical doctor who specializes in the feet and ankles.

Podiatrists are licensed and regulated by the Board of Podiatric Medicine (BPM), which is part of the Department of Consumer Affairs. The BPM worries about your feet all the time so that you don't have to. But, they do ask that you pay attention to your feet. This and the following articles offer simple ways to make sure your feet are as healthy as possible.

### **Guidelines for Routine Foot Care**

#### \***Check your feet every day.**

Especially if you have a loss of sensation, inspecting your feet daily will help you notice any cuts, sores, blisters, or changes in the skin or toenails. You can use a hand mirror to help you check the bottoms of your feet. If you notice any changes, see your podiatrist immediately.

#### \***Clean your feet daily.**

Washing your feet will help avoid a buildup of bacteria. Be sure to wash in warm water rather than hot. Completely dry your feet after washing and pay special attention to drying between the toes. This is especially important when conditions are humid and warm.

#### \***Keep skin healthy.**

By lightly applying lotion or moisturizer to your feet, you can help prevent dry, flaky, or cracked skin. Use lotion on the tops and bottoms of your feet, but never between the toes. Excess moisture between the toes can lead to infection.

#### \***Always wear shoes and socks.**

Soft, lightly padded socks will help you avoid blisters and sores. Socks with no seams are best. Also, check the inside of your shoes to make sure there is nothing harmful that will injure your feet.

#### \***Choose shoes that fit well and protect your feet.**

One of the best ways to avoid injuries to your feet is to wear sturdy and supportive shoes at all times. For more information, visit the American Podiatric Medical Association Web site at [www.apma.org](http://www.apma.org).





## DIABETES: Paying Attention to Your Feet Could Save Your Life!

**Nearly 21 million Americans** have diabetes. Six million of them are unaware of their condition, even though early detection and treatment can make all the difference between a debilitating illness and one that, with proper management, will allow an active, normal life.

Diabetes occurs when the body's cells lose the ability to use blood sugar. Left untreated, the condition can be devastating and can result in blindness, kidney failure, heart disease, stroke, and amputation of the lower legs.

Symptoms of developed diabetes can include excessive thirst, hunger, and frequent urination. However, podiatrists, medical doctors who specialize in the feet and ankles, tell us that a person's feet can provide early warning signs.

Nerve and vascular damage caused by the disease can result in loss of sensation and numbness in the feet. Other symptoms include redness, swelling, skin feeling cold to the touch, inflammation, and any noticeable changes to the feet such as wounds, sores, or insect bites that won't heal. Lab tests are needed to confirm the diagnosis.

These symptoms are important to diabetics because small cuts or bruises in the feet can lead to more generalized infections, gangrene, and, all too often, amputation. However, according to the American Podiatric Medical Association (APMA), a comprehensive foot care/treatment plan can reduce amputation rates by 45 percent to 85 percent.

Unfortunately, most of us don't know that our feet can provide crucial early warning signs of diabetes. And rarely do physicians include our feet in routine examinations. To change this, the APMA has launched a "Knock Your Socks Off" campaign to raise the awareness of their fellow physicians and the public.

The APMA hopes that their campaign will lead to a significant increase in early detection and treatment of diabetes. In turn, this will mean longer and better lives for many Americans and save all of us billions of dollars in health care costs. For more information about the APMA's "Knock Your Socks Off" campaign, call toll free (800) FOOT-CARE or (800) 366-8227, or visit the APMA's Web site at [www.apma.org/diabetes](http://www.apma.org/diabetes).



## TRUE OR FALSE QUIZ

# diabetes and your feet

Knowing about diabetes and your feet can make all the difference between a relatively normal, carefully managed life and one filled with suffering and severe restrictions. Take the quiz below and find out if you know enough to take effective steps to avoid or manage diabetes.

### true or false

- [1] Diabetes is the nation's leading cause of adult blindness, lower leg amputations, and kidney failure.
- [2] Even though someone in my family has diabetes, I don't need to worry about it.
- [3] I've only had diabetes for a few years, so I don't have to worry as much about my feet.
- [4] I need to educate my family on the dangers of diabetes.
- [5] As long as my feet don't hurt, I don't need to visit a podiatrist.
- [6] Having diabetes makes my feet more susceptible to common infections, such as athlete's foot and fungal toenails.
- [7] My regular doctor will tell me everything I need to know about how to care for my feet if I have diabetes.

### answers

- 1. true** Diabetes is a systemic disease that attacks the entire body. You may be able to detect early signs and symptoms of diabetes by having regular foot screenings by an APMA-member podiatrist or your primary care physician.
- 2. false** Along with age and obesity, heredity can increase your chances of developing diabetes. In fact, Hispanic/Latino Americans, African Americans, and Native Americans are nearly twice as likely to develop the disease.
- 3. false** All people with diabetes can have problems with their feet, which could lead to an amputation. Comprehensive foot care plans can reduce amputation rates by 45 percent to 85 percent. People with diabetes should have their feet screened on a regular basis by an APMA-member podiatrist.
- 4. true** Diabetes is a family affair. Everyone in the family should know about the disease and should be helping those with diabetes control it.
- 5. false** Diabetes can lead to loss of sensation or numbness of the extremities. This means you may not feel the pain, even if it is a significant problem. Any noticeable change in the feet, such as redness, swelling, sores that don't heal, loss of hair, or scaly skin may indicate a serious problem.
- 6. true** The body's decreased immune response in people with diabetes can make common foot infections more prevalent.
- 7. true** Diabetes is a complicated disease, affecting many different parts of the body. For this reason, your diabetes treatment team should include various specialists, including podiatrists.





SPRING TRAVEL TIPS

safe and sane ways to

# Soothe Spring Fever

*Aaaaah, spring.* Time to take a break from work or school, kick back, and get re-acquainted with the sun—or maybe just inhale chilly air someplace else.

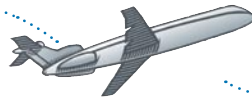
If getting out of town is in your spring (or summer) plans, remember your smart shopping habits should never go on hiatus. An alert consumer is more likely to be a satisfied consumer.

The key, of course, is planning. Even a drive to Grandmother's house requires calling ahead to be sure Grandma isn't on a bus trip to Las Vegas.

If you are a college student with your own idea of where over the river and through the woods leads, be aware that college students seem to be attractive targets for dishonest travel operators, says the Better Business Bureau (BBB). Each year, hundreds of college students get ripped-off by fraudulent spring break offers. On vacation, as in school, doing your homework can save you grief.

**[NOTE]** Be aware that passport rules for U.S. travelers have changed. See separate article in this issue.





*If getting out of town is in your spring or summer plans, remember your smart shopping habits should never go on hiatus. An alert consumer is more likely to be a satisfied consumer.*

### Consumer protection safeguards

- \* State law requires sellers of travel operating in California to register with the Office of the Attorney General and display the registration number on all advertising. Verify the seller's registration online at [www.ag.ca.gov](http://www.ag.ca.gov) or by writing the Seller of Travel Registration Unit at 300 South Spring Street, Los Angeles, CA 90013.
- \* Travel agents who are members of the American Society of Travel Agents (ASTA) agree to abide by certain professional standards. ASTA has a variety of travel tips and information on its Web site, [www.travelsense.org](http://www.travelsense.org). Also, check if your travel seller is a member of the U.S. Tour Operators Association ([www.ustoa.com](http://www.ustoa.com); 800-GO-USTOA) and the National Tour Association ([www.ntaonline.com](http://www.ntaonline.com); 800-682-8886).
- \* Credit card companies often have options if you have a problem with goods or services purchased with a credit card. For specifics, check with the bank or company that issued your credit card.

### Online travel shopping

If you plan to use an independent travel Web site, such as Travelocity.com, Expedia.com, or Orbitz.com, to book your reservations, here are some safeguards recommended by experts:

- \* Compare prices and features on more than one travel site.
- \* Pay with your credit card; you may be able to have the charges reversed if you don't get what you thought you paid for.
- \* Take note of service charges, taxes, processing fees, etc. Be sure you know the total cost.
- \* Watch for changes in airfare during booking; a low airfare may be displayed in a search, but not available for the dates you selected.
- \* Read and understand the cancellation policy and process.
- \* Look for a toll-free number to call if you have questions or problems.
- \* Be aware that some low-fare airlines (such as Southwest and JetBlue) may not be listed on a third-party Web site. You may have to check with low-fare carriers directly.

- \* If you book with an online travel agency, confirm your reservations directly with the hotel and airline. Be sure to verify the location of any hotel labeled "beach resort."
- \* Consider a package deal of flight, hotel, and car, for the best price.
- \* You may be able to add excursions and activities to your online booking; check the separate pricing to be sure you're getting a deal.

While you're online, be sure to check individual airline or hotel sites. A November 2006 survey by J.D. Power and Associates showed that travelers who book reservations on airline, hotel, and rental car Web sites tend to be more satisfied with their experiences than those who use independent travel Web sites. Sometimes you will get the same price on both Web sites.

**[NOTE]** The J.D. Power and Associates November 2006 survey ranked several independent travel sites for customer satisfaction. See the survey results at [www.JDPower.com](http://www.JDPower.com).



### Travel insurance

Travel insurance can protect you from substantial losses that result from canceled trips, lost baggage, medical emergencies, and other circumstances. The policy may cover:

- \* Trip cancellation or delay
- \* Medical expenses for an accident or sickness
- \* Medical evacuation or emergency transportation
- \* Supplier bankruptcy
- \* Loss of baggage or personal effects

Be sure to read the fine print and understand what is covered and for how much. You can buy travel insurance through a travel seller or on your own. Compare policies, coverage, and prices online at [www.insuremytrip.com](http://www.insuremytrip.com). It's also a good idea to check coverage you may have under your medical insurance or other policy first.

### Tips for overseas travelers:

- \* Remember that travel in some parts of the world is risky. Visit the U.S. State Department's Web site at [www.travel.state.gov](http://www.travel.state.gov) for information on travel warnings, registering with overseas embassies, and more.
- \* You may need an International Driving Permit (IDP) and your state-issued driver's license if you plan to drive while overseas. According to the U.S. Federal Trade Commission, there are only two associations authorized to issue IDPs in the United States—the American Automobile Association (AAA) and the American Automobile Touring Alliance (AATA). To reach AAA, check your telephone directory or visit [www.aaa.com](http://www.aaa.com). To reach AATA, call (650) 294-7000 or visit [www.nationalautoclub.com](http://www.nationalautoclub.com).
- \* Be respectful and ask permission before taking photographs of religious sites in other countries. Also ask permission before taking

photographs of government buildings and military installations. In some countries, you can be detained for taking photographs of certain buildings.

- \* If you need to exchange money in a foreign country, only use authorized vendors, such as banks.
- \* Be aware of local laws. An arrest in a foreign country can be a very serious matter. Do not assume you have the same rights you have in the United States.

### Taking a cruise

- \* If you have a problem while on a cruise, travel experts advise contacting the cruise line's onboard guest services desk first. You may be offered a remedy, such as credits for drinks or spa treatments or a discount on a future cruise.
- \* If you're concerned about health on a cruise ship, the U.S. Centers for Disease Control's (CDC) Vessel Sanitation Program has results of recent health inspections on individual cruise ships and information on staying healthy on a cruise. Check the CDC Web site at [www.cdc.gov/travel](http://www.cdc.gov/travel).

### Air Travel

- \* To make sure you are up to date on security rules for carry-on bags, check with your airline before your flight. You can also check with the U.S. Transportation Security Administration at [www.tsa.gov](http://www.tsa.gov), or call (866) 289-9673.





Once you've made reservations, here are some other factors to consider:

### While you're packing

- \* Pack an extra pair of glasses or contacts, an international prepaid phone card, and a simple first aid kit with bandages, antibiotic cream, and pain relievers.
- \* Carry medical documentation for all your prescription drugs.
- \* Pack all valuables, medications, travel documents, and your passport in your carry-on bag.

### While you're on vacation

- \* Don't keep all your cash in one place.
- \* Keep your wallet in a zippered pocket, preferably inside your jacket.
- \* Don't be flashy. Wear a cheap watch and leave the expensive jewelry at home.
- \* When you check in at your hotel, grab a card with the hotel's name, address, and phone number on it. Keep the card with you at all times.

### Reading matters

The Federal Citizen Information Center has many free and low-cost publications about travel. "Fly-Rights: A Consumer Guide to Air Travel" is a 58-page, pocket-size booklet on air travel. The booklet costs \$4, which includes postage. Order online at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov) or by mail, Consumer Information Center, Pueblo, CO 81009. Other

publications cover tips for travelers with disabilities, student travel, overseas travel, women traveling alone, getting a visa, and other topics.

### A homegrown alternative

If your spring fling keeps you close to home, consider exploring some old or new treasures in our Golden State. Some spring favorites are wildflowers in Southern California's High Desert and Fresno County's Blossom Trail. The California Travel and Tourism Commission has a gorgeous driving guide that should give you lots of other ideas. Go to [www.gocalif.com](http://www.gocalif.com) to admire or order a copy.

## Travel resources

- \* California State Parks  
[www.parks.ca.gov](http://www.parks.ca.gov)
- \* National Park Service  
[www.nps.gov](http://www.nps.gov)
- \* California Travel and Tourism Commission  
[www.gocalif.com](http://www.gocalif.com)
- \* California Attorney General  
[www.ag.ca.gov](http://www.ag.ca.gov)
- \* U.S. State Department  
[www.travel.state.gov](http://www.travel.state.gov)
- \* U.S. Centers for Disease Control  
[www.cdc.gov/travel](http://www.cdc.gov/travel)
- \* U.S. Transportation Security Administration  
[www.tsa.gov](http://www.tsa.gov)
- \* Federal Citizen Information Center  
[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)



# new passport rules shouldn't slow you down

Since January of this year, U.S. citizens flying into or out of Canada, Mexico, Central America, South America, the Caribbean, and Bermuda have been required to present a passport to leave or re-enter the United States.

A U.S. citizen can still drive or take a cruise to and from those destinations without a passport—at least this year. By January 1, 2008, however, the passport requirement for U.S. citizens will include travel by air, land, or sea anywhere outside the United States or its territories—Guam, Puerto Rico, U.S. Virgin Islands, American Samoa, Swains Island, and Northern Mariana Islands.



## passport FAQs

### Where can I apply for a passport?

Many local post offices handle passport applications; some post offices even offer passport photo services. Call or visit your neighborhood post office for details. The U.S. Postal Service Web site—[www.usps.com/passport](http://www.usps.com/passport)—lists the post offices in your neighborhood where you can submit your passport application. Appointments may be required. A passport is good for ten years.

### Where else can I apply for a passport?

- » City Clerk's offices in many cities
- » Some county and municipal offices
- » Some courts
- » Some universities
- » Some public libraries

Appointments may be required. The State Department's Web site has a search feature to help you find a place to apply for a passport: [www.travel.state.gov](http://www.travel.state.gov).

### What documents do I need to apply for a passport?

- » Proof of U.S. citizenship, such as a birth certificate
- » Valid form of identification, such as a driver's license

See the U.S. State Department Web site at [www.travel.state.gov](http://www.travel.state.gov) for more details about acceptable documentation.

### Does my child need a passport?

Yes, all children—even newborns—must have a passport. For children under 14, parents will have to provide an official birth certificate, and proof of their relationship to the child, such as a birth certificate with parents' names listed. Both parents must appear together and sign for the child's passport. See the State Department Web site for guidance on what to do if only one parent is available.

### How long does it take to get a passport?

Allow six to eight weeks to process your passport application. Faster processing is available for an additional fee.

### How do I renew my passport?

You may renew your passport by mail if all of the following are true:

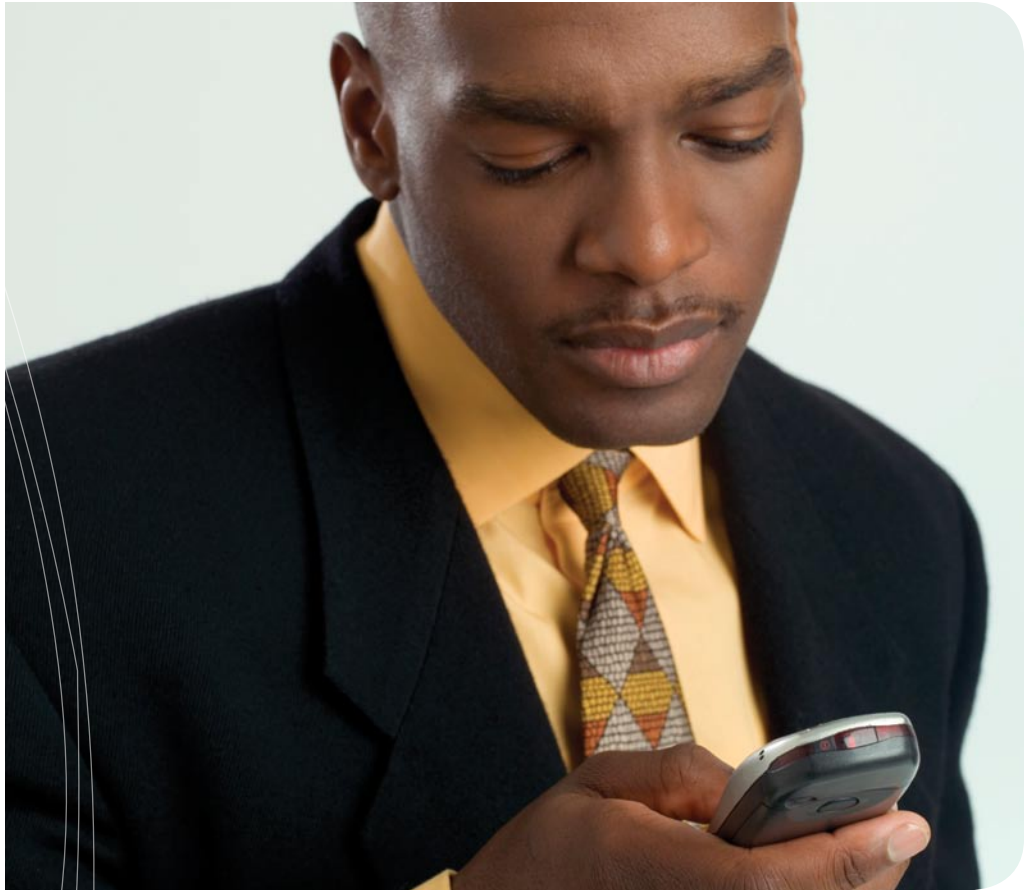
- » Your passport is not damaged.
- » You received it within the past 15 years.
- » You were at least age 16 when it was issued.
- » You still have the same name, or you can legally document your name change.

If you do not meet the conditions listed, you will have to renew your passport in person.

### Where do I get more information?

Visit the State Department Web site at [www.travel.state.gov](http://www.travel.state.gov), or call the U.S. National Passport Information Center: (877) 4USA-PPT or (877) 487-2778.





## BOGUS CALLER ID “SPOOFING” POSES *A Serious Threat*

*You are paying for  
the extra security  
of caller ID, and,  
ironically, it is being  
used to undermine  
your privacy.*

Your phone rings early one evening, and the caller ID displays a number from your local police department. The voice on the line claims to be Detective Smith. She explains that they are investigating an employee at your bank that has been skimming accounts, including yours. In order to catch this crook, they are going to need your account and Social Security numbers. Should you give them? No way. The caller ID identifying your police department might be phony, and “Detective Smith” might be a con artist trying to steal your identity and drain your bank account.

You are paying extra for the extra security of caller ID, and, ironically, it is being used to undermine your privacy. How can this be? Currently, several online companies sell a service that allows users to mask their phone numbers and substitute another number when they make a call. The technique is called “spoofing,” and it is justified by those who say debt collectors and private investigators have legitimate uses for it.

Although the legality of spoofing is debatable, the fact is, anyone can buy this technology, including criminals. Worse yet, many spoofing providers also offer equipment that can alter the caller’s voice, making accurate identification far more difficult.

In addition to deceiving people, spoofing can cause other havoc. For example, in August, 2006, a [washingtonpost.com](http://washingtonpost.com) columnist speculated that Paris Hilton may have used spoofing to access other people’s voice mail accounts. The technology underlying spoofing is legal in the U.S. and is available to anyone on the Internet. Until this changes, you may wish to exercise some skepticism about the number identified on your caller ID, especially if the caller asks for personal information.



## Accountants Warn Consumers About “Instant” Tax Refund Loans

*Considering a Refund Anticipation Loan? Consider this: The fees and charges of the RAL actually add up to an annual interest rate of more than 37 percent.*

**A**s the clock winds down to the April 17 deadline for filing State and federal income tax returns, the California Board of Accountancy (CBA) is warning consumers about Refund Anticipation Loans (RAL).

An RAL allows taxpayers to borrow against an anticipated tax refund. These loans are offered by tax preparers, online tax preparation services, and sometimes certified public accountants (CPAs) in conjunction with preparing tax returns. Frequently, these loans are described as “instant tax refunds,” which may give the impression the loans come from the California State Franchise Tax Board (FTB) or the Internal Revenue Service (IRS). In reality, these are short-term loans, often with hidden costs attached. Because consumers are not used to calculating short-term interest, these loans may sound appealing at first glance.



An example: One of America's largest personal income tax preparation firms will grant clients a \$5,000 RAL within two days of filing their taxes—for an additional \$110 in fees and charges. According to the firm, if the clients do not take advantage of the RAL, they have to wait an average of three weeks to receive their refund. However, consumers who accept the loan offer may be spending more money than they'll receive on the refund. This is because the RAL is considered a three-week loan: The fees and charges of the RAL actually add up to an annual interest rate of more than 37 percent.

On January 3, 2007, the California Office of the Attorney General (AG) announced that tax preparation firm Jackson Hewitt Inc. agreed to pay \$5 million to settle a suit alleging violation of State and federal laws in marketing high-cost RALs. In a news release announcing the settlement, then-Attorney General Bill Lockyer said, "Jackson Hewitt made a lot of money by pushing customers to take out expensive loans rather than encouraging them to wait a couple of weeks to get their refunds from the IRS for free. In the process, they deceived consumers and took money from low-income families who could least afford it."

According to the AG's Office, some Jackson Hewitt customers had loan fees and charges that added up to a more than 200 percent annual interest rate. Jackson Hewitt is the nation's second largest tax preparation firm. The AG's office also sued tax-preparation firm H&R Block in a similar case. That case is pending in San Francisco Superior Court, the news release said.

CPAs offering RALs are required by California Board of Accountancy regulations to make specified written disclosures to consumers, including the dollar amount the CPA will receive for facilitating the loan. If you use a CPA to prepare your tax returns, and you are considering an RAL, you may want to inquire about other alternatives.

Meanwhile, the IRS reports that 54 percent of taxpayers, including nearly nine million Californians, are filing their taxes electronically. The Internal Revenue Service offers free electronic filing, called FreeFile, for taxpayers with an adjusted gross

income of \$52,000 or less (for a single person). The IRS also has a list of companies that offer low-cost electronic filing. Details on free and low-cost services are online at [www.irs.gov](http://www.irs.gov).

California's Franchise Tax Board has a similar electronic filing system. It is free to taxpayers meeting certain qualifications. (For example, a single person must have an adjusted gross income under \$150,743.) The FTB program is called CalFile. You can get information on CalFile and other options for electronic filing online at [www.ftb.ca.gov](http://www.ftb.ca.gov).

The Franchise Tax Board and the Internal Revenue Service jointly administer two volunteer programs to help individuals prepare their state and federal personal income tax returns for free. Volunteer Income Tax Assistance (VITA) helps low- to moderate-income taxpayers, and Tax Counseling for the Elderly (TCE), helps taxpayers over 60. The FTB Web site has a searchable database to help you find assistance in your area.





## HOW TO KEEP AUTO BODY REPAIRS FROM

# denting your wallet

At one time or another most of us will need the services of an auto body repair shop. However, unlike your auto mechanic with whom you've developed a trusted relationship, the auto body shop you use may be a stranger. How do you know you will get reliable repairs at a fair price? The Bureau of Automotive Repair (BAR) has a free auto body inspection program that will tell you.

Before we provide details, here's some advice to consumers shopping for an auto body repair shop:

» **Do not accept referrals from tow truck drivers.** Chances are they are paid for their referrals; the money may come out of your padded bill. If you do not have a carefully selected auto body shop, have the car towed to your home or your mechanic. Don't be pressured. You can always have the car towed again later.

» **Watch out for shops that offer to waive the deductible.** A fair profit from collision repair averages about 10 percent of the invoice. The average repair bill in Southern California is about \$3,000. If the deductible is \$500, and the shop offers to waive it, something is wrong.

» **Teardowns involve dismantling the part of your vehicle affected by the collision in order to estimate the extent of necessary repairs.** Beware of teardown estimates that exceed the average of five to ten hours labor. Clearly, this might not apply if you have an exotic or rare car. You should also beware of excessive administrative costs associated with teardowns. If you have any doubts, why not get estimates from a number of shops?

» **Get involved.** Even if your insurance company offers to make all arrangements for your car's auto body work, you should be part of the process. Get a full written repair order and description in writing of the repairs performed. Regardless of how the bill is to be paid, as owner of the vehicle, you must also authorize repairs.

» **Do not leave your car with a shop that does not provide an invoice, does not return your calls promptly, or otherwise communicates poorly.** This unprofessional activity is not characteristic of well-run, honest body shops.



» **Set a deadline.** Before repairs are made, agree on a time schedule with the shop, including late penalties. Otherwise, some shops may put your car on the “back burner,” costing you time and money arranging alternate transportation. Also, you should ask for a written explanation of storage costs, if any, while your car is on the shop’s property.

After your car is in an auto body shop, watch out for these situations:

» **Make certain all repair procedures** such as sectioning (cutting out and replacing major sections of the automobile) or frame straightening are in compliance with trade and manufacturer standards. If not, such repairs may void your warranty.

» **Watch out for the missing insurance check.** Most checks are two-party and also require your signature. If they have been endorsed and deposited by the facility without your knowledge, this is a red flag. A big, red flag.

» **Before retrieving your vehicle, have the shop show you everything that was repaired or replaced.** Make a careful inspection in full sunlight, paying attention to color matching, smoothness of finish, continuity of lines, and fit. For example, this means making certain that your doors and side windows move smoothly and close solidly. Also drive your car to check how it rides and handles through turns.



» **If you have doubts about the repairs, be they cost, quality, or safety related, why not take advantage of BAR’s free inspection service?** First, get your copy of the auto body repair invoice listing the repairs performed. Then, schedule an appointment by calling BAR’s toll-free number: (866) 799-3811. At the date and time you agree on, a BAR inspector will come to your home or office to inspect your vehicle to determine whether the auto body repairs were performed properly and in accordance with the repairs listed on the invoice.

What are your options if a BAR inspector finds problems? If you wish, the inspector will open a complaint that will be investigated by a BAR field representative. You may also want to contact your insurance company. BAR will be happy to brief them. Our hope at Consumer Affairs is that if you are a victim of substandard auto body service, you will chose to pursue the complaint. This will not only help you, but if it helps to clean up or close down bad shops, it will also help your fellow consumers.

FRESH OFF THE PRESS

# 5 free publications for consumers

The Department of Consumer Affairs' (DCA) Policy & Publications Development (PPD) Office is pleased to present the first new/revised/translated publications of 2007.

## How to Order

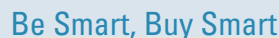
You can order publications by calling the PPD Publications Hotline at (866) 320-8652, or by downloading and sending in a copy of the DCA Publications List. More new and updated publications are coming throughout the year. Check the DCA Web site under "What's New" or the next issue of the [Consumer Connection](#) for details.



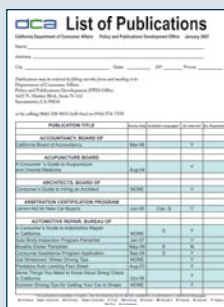
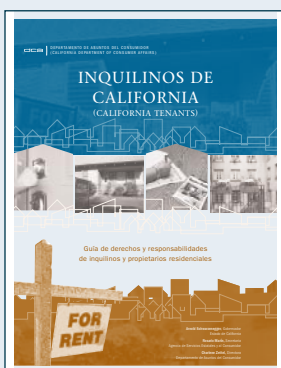
## Auto Body Inspection Program

You were in an accident. You've just gotten your car back from the body shop that performed the repairs. Your car looks great ... but what about under all that shiny new paint? Were the repairs done right to the parts of the car you can't see? DCA's Bureau of Automotive Repair now offers a free Auto Body Inspection Program to consumers who have had their car repaired after a collision to ensure that the repairs were made correctly. Details are in this brochure. Available in print and online.





## California Tenant's Guide



## DCA Publications List

DCA has more than 200 consumer-related publications on topics ranging from Accountancy to Veterinary. The publications are available both in print and online, and are in several different languages. Order a copy of this list, or download it from the DCA Web site at [www.dca.ca.gov](http://www.dca.ca.gov), to find out what information DCA has for you.



## Sound Advice on Hearing Aids:

A Guide to Selecting and Purchasing Hearing Aids. This brochure, prepared by DCA's Hearing Aid Dispensers Bureau, is filled with tips to help you select a hearing aid and hearing aid professional. It also has information on laws governing contracts and warranties, a checklist of things to remember while on your search, how to file a complaint, and more.

COMING UP

# The 3<sup>RD</sup> Annual Identity Theft Summit

**In the not-so-distant past**, your senses told you when you had something stolen. You could see that your car had been broken into; you felt someone shoulder surfing behind you, getting your PIN number as you used the ATM; you could hear your window being broken in the middle of the night.

Not any more.

These days, cyber criminals and hackers are stealing from you electronically, through tiny, invisible bits and bytes that are accessible—to those who know how to get in—24 hours a day, 365 days a year. With the click of a mouse, your bank account can be emptied silently and completely while you're working or sleeping. And you won't hear, feel, or see a thing.

## **What can you do if someone is stealing from you and you don't know it?**

This year's California Identity Theft Summit, Protecting Your Privacy Online, addresses this question and offers tips and workshops for businesses, law enforcement, attorneys and consumers. This third annual event, sponsored by the Department of Consumer Affairs' California Office of Privacy Protection (COPP), the California District Attorneys Association, and the State and Consumer Services Agency, will be held Wednesday, April 11, 2007, from 8 a.m. to 4 p.m. in South San Francisco. According to COPP's Melanie Bedwell, there is a continuing need to for every consumer to protect his or her privacy online. "This is a trend that is not going away anytime soon. Consumers need to become more educated and savvy. They need to protect themselves," she explained.

Bedwell says that the biggest target for identity theft isn't senior citizens—it's 20- to 30-year-olds who conduct most of their personal business, such as banking and shopping, electronically. "They use ATMs for almost everything," Bedwell said. This group also passes more information along electronically, entering account passwords into devices such as Blackberrys and cell phones.

Workshops for consumers at the Summit will focus on how to protect your computer from viruses, hackers, and spies; how to protect your kids online; and how not to get hooked on phishing and pharming e-mails. Workshops for law enforcement will touch on California's privacy laws and high-tech crimes. Businesses will benefit from workshops on earning the public trust and responding to privacy breaches.

## **The California Office of Privacy Protection's tips to help you stay safe online**

- ➊ Use a cross-cut shredder to destroy confidential documents.
- ➋ When using the ATM, cover the keypad with your hand so that your PIN is protected.
- ➌ Protect your computer. Invest in a good anti-virus/anti-spyware program.
- ➍ Use stronger passwords and change them often. Use a combination of numbers and letters that are easy for you to remember, but hard for thieves to guess.
- ➎ If a store or business asks for personal information, ask questions such as "How is my information going to be used?" and "How are you going to protect my information?" If you are not comfortable with the answers you receive, leave.

➔ Registration for the third annual California Identity Theft Summit is free. For more information, visit [www.idtheftsummit.ca.gov](http://www.idtheftsummit.ca.gov), or call (866) 785-9663.

➔ Save the date:  
**Wednesday, April 11, 2007,**  
**from 8 a.m. to 4 p.m.**

**Space is limited, so register today!**



## CONSUMER SCAM ALERT

### STATEWIDE ROUNDUP OF current cons

#### **False Hopes: Work at Home! No or Low Risk! Quick, Easy, Foolproof! Net Up to \$5,000 Each Month!**

Messages like these, whether posted on telephone poles, the Internet, or on TV infomercials, seem a sign of the times. But beware: These work-at-home signs promise income, but may end up picking your pockets instead.

"Bogus business opportunities trample on Americans' dreams of financial independence," said Federal Trade Commission (FTC) chairman Deborah Platt Majoras. **"If a business opportunity promises no risk, little effort, and big profits, it almost certainly is a scam...."**

As a result, the California Department of Corporations (DOC) has joined forces with the FTC and ten other State and federal agencies to crack down on these scams. Termed Project False Hopes, the joint effort involves a State and federal sweep by regulators and law enforcement agencies targeting bogus business opportunities and work-at-home scams. The effort includes more than 100 law enforcement actions by federal and State agencies in 11 states. In California, the DOC initiated enforcement actions against illegal franchise businesses that offered or sold business operations for hypoallergenic cats, home delivery of pet products, rental of margarita machines, mall coffee kiosks, blended juice cafes, and fitness and nutrition centers, among others.

Project False Hopes also involves developing educational materials that will help sales staff screen ads for bogus business opportunities. Consumers considering a franchise or new business opportunity are advised to first check on the status of the companies, investments, or other services they are considering and the licensing status of the person representing them. Contact the Department of Corporations' toll-free Consumer Resource Center at (866) 275-2677, or visit the Department of Corporations' Web site at [www.corp.ca.gov](http://www.corp.ca.gov).



#### **Emergency! Desperate Call from Mexico!**

The U.S. Federal Communications Commission (FCC) reported the following scam aimed at people in Latino communities or with Spanish surnames: An operator from Mexico calls, requesting acceptance of a collect call from a close family member who is in trouble. The operator seems legitimate since she or he knows the family member's name and the first and last names of family members in the targeted household. Once the consumer accepts the call, he or she is connected to a complete stranger. Realizing this is a fraud, the consumer hangs up but is still billed for the call. In some cases, the operator puts the call through without waiting for acceptance, or even if the consumer declines the call, he or she is still charged for an expensive collect call.

#### **To avoid becoming a victim, insist on hearing and positively identifying the person making the call before accepting.**

Every month, carefully check your phone bill and report errors to the company billing for any bogus charges. Also, you are encouraged to file a complaint with the FCC. You may file a complaint online at [www.fcc.gov/cgb/complaints.html](http://www.fcc.gov/cgb/complaints.html), by fax to (202) 418-0232, or write to:

Federal Communications Commission  
Consumer & Governmental Affairs Bureau  
Consumer Inquiries and Complaints Division  
445 12th Street, SW  
Washington, DC 20554

# Consumer Connection Survey

Welcome to the Department of Consumer Affairs' **Consumer Connection** newsletter survey. If you have a few minutes, please take our survey. Data from this survey will be used only to improve future newsletters.

**1. Did you find the information in our newsletter useful?**

- ☐ Very useful
- ☐ Somewhat useful
- ☐ Neutral
- ☐ Not useful

*Comments:*

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**2. On a scale of 1–5, with 5 being the best, how would you rate the overall content of the newsletter?**

1 2 3 4 5

*Comments:*

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**3. Identify the article(s) you found to be the most valuable.**

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**4. What topics would like to see covered in future issues?  
(Select all that apply.)**

- ☐ Medical/health related
- ☐ Identity theft
- ☐ Auto repair
- ☐ Landlord/tenant issues
- ☐ Home repair scams
- ☐ Other:

**5. How would you describe yourself?**

- ☐ A media representative
- ☐ A legislator or legislative staff member
- ☐ A member of a consumer group
- ☐ A member of the general public
- ☐ A staff person from a District Attorneys Office
- ☐ A member of a Consumer-Based Organization
- ☐ A staff person from a governmental agency
- ☐ A Department of Consumer Affairs employee
- ☐ Other:

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**6. Where are you located?**

- ☐ Los Angeles area
- ☐ Orange County
- ☐ San Diego
- ☐ Riverside/San Bernardino
- ☐ Central Valley
- ☐ Bay Area
- ☐ Northern California
- ☐ Sacramento

Thank you for taking the time to answer our survey. If you have any additional feedback about the **Consumer Connection**, please let us know.





# Outreach Calendar



**April 2007**

**21–24**

**LifeSmarts National Competition**

A game-show style competition for high school students on consumer protection, finance, health and safety, technology and environmental issues. Winning teams from each state will vie for the national championship.

**Location:** Disney World, Lake Buena Vista, Florida

**Sponsored by:** National Consumer League and the California Department of Consumer Affairs.

**Web:** [www.lifesmarts.org](http://www.lifesmarts.org)

**29**

**Fiesta Broadway**

California's biggest Cinco de Mayo celebration.

**Location:** Spans 36 city blocks of Downtown Los Angeles

**Sponsored by:** AT&T and others

**Web:** [www.hprala.org](http://www.hprala.org)

**May 2007**

**19–20**

**Artichoke Festival**

A two-day festival with arts and crafts, food, musical entertainment, and consumer information.

**Location:** Castroville

**Sponsored by:** Northern Monterey County Chamber of Commerce

**Web:** [www.artichoke-festival.org](http://www.artichoke-festival.org)

**24–28**

**Sacramento County Fair**

A five-day event with exhibitors, vendors, carnival attractions, and entertainment.

**Location:** Cal Expo, Sacramento

**Sponsored by:** 52nd District Agricultural Association

**Web:** [www.sacfair.com](http://www.sacfair.com)

2007

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